

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DAVID M. NAGY
GERALDINE L. NAGY
Debtor(s)

Case No. 11-27028CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/17/2011.
- 2) The plan was confirmed on 02/23/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/21/2012, 03/10/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/05/2016.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,279.68.
- 10) Amount of unsecured claims discharged without payment: \$42,019.41.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$145,927.00
Less amount refunded to debtor	\$2,322.98

NET RECEIPTS: **\$143,604.02**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,086.82
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,386.82**

Attorney fees paid and disclosed by debtor: **\$800.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA**	Unsecured	3,913.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Secured	83,805.10	84,574.05	0.00	59,453.10	0.00
BANK OF AMERICA**	Secured	0.00	2,708.01	2,708.01	2,708.01	0.00
BELLEVUE BOROUGH (REFUSE SVC)	Secured	324.00	334.00	334.00	334.00	58.29
BELLEVUE BOROUGH (REFUSE SVC)	Secured	0.00	44.85	44.85	44.85	0.00
BELLEVUE CARDIOLOGY ASSOC++	Unsecured	14.25	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	4,673.00	3,738.23	3,738.23	1,934.31	0.00
CANDICA LLC	Unsecured	9,565.00	9,093.77	9,093.77	4,705.48	0.00
CAPITAL ONE BANK NA**	Unsecured	1,013.00	1,086.25	1,086.25	562.07	0.00
CAPITAL ONE NA**	Unsecured	11,279.00	918.21	918.21	475.12	0.00
CAPITAL ONE(*)	Unsecured	1,623.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	2,254.00	NA	NA	0.00	0.00
CARING HANDS PEDIATRICS PC	Unsecured	50.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)	Unsecured	15,500.00	NA	NA	0.00	0.00
CITIZENS AUTO FINANCE INC(*)	Secured	5,984.00	5,399.69	5,399.69	5,399.69	363.91
COLLECTION SERVICE CENTER INC	Unsecured	50.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	16.56	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	73.00	NA	NA	0.00	0.00
DISCOVER BANK**	Unsecured	5,690.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	228.99	228.99	118.49	0.00
GECC/ LOWE'S++	Unsecured	1,700.00	NA	NA	0.00	0.00
GEMB / OLD NAVY++	Unsecured	1,633.00	NA	NA	0.00	0.00
GREEN TREE	Secured	0.00	1,538.38	1,538.38	1,538.38	0.00
GREEN TREE	Secured	57,351.99	58,152.54	0.00	41,469.94	0.00
JPMORGAN CHASE BANK NA	Secured	1,200.00	1,046.16	1,046.16	1,046.16	44.09
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,194.00	1,193.82	1,193.82	617.73	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	239.00	NA	NA	0.00	0.00
NEIGHBORCARE HME/RT	Unsecured	21.50	NA	NA	0.00	0.00
NORTHGATE SD & BELLEVUE BORO	Unsecured	0.00	5,415.63	1,083.13	1,083.13	0.00
NORTHGATE SD & BELLEVUE BORO	Unsecured	8,000.00	4,788.42	104.60	104.60	0.00
NORTHGATE SD & BELLEVUE BORO	Priority	0.00	2,722.93	2,722.93	2,722.93	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NORTHGATE SD & BELLEVUE BORO	Priority	0.00	4,446.58	4,446.58	4,446.58	0.00
NORTHGATE SD (BELLEVUE) (PERC)	Priority	NA	396.00	396.00	396.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	188.00	NA	188.00	188.00	0.00
PA MUNICIPAL SERVICE CO	Unsecured	300.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	500.00	476.49	476.49	246.55	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,210.00	1,210.81	1,210.81	626.52	0.00
QUEST DIAGNOSTICS++	Unsecured	8.78	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	188.00	NA	NA	0.00	0.00
UPMC REHABILITATION	Unsecured	85.02	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	8,793.00	8,753.23	8,753.23	4,529.27	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$100,923.04	\$0.00
Mortgage Arrearage	\$4,246.39	\$4,246.39	\$0.00
Debt Secured by Vehicle	\$6,445.85	\$6,445.85	\$408.00
All Other Secured	\$378.85	\$378.85	\$58.29
TOTAL SECURED:	\$11,071.09	\$111,994.13	\$466.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,753.51	\$7,753.51	\$0.00
TOTAL PRIORITY:	\$7,753.51	\$7,753.51	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,887.53	\$15,003.27	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,386.82</u>	
Disbursements to Creditors	<u>\$135,217.20</u>	
TOTAL DISBURSEMENTS :		<u>\$143,604.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.